

**Information to identify the case:**

Debtor 1	<u>Carlos Vazquez</u>	Social Security number or ITIN	xxx-xx-0732
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Maria Vazquez</u>	Social Security number or ITIN	xxx-xx-9757
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24890-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos Vazquez

Maria Vazquez

8/25/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carlos Vazquez  
Maria Vazquez  
Debtors

Case No. 17-24890-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Aug 25, 2022

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Carlos Vazquez, Maria Vazquez, 230 Spruce Lane, Forked River, NJ 08731-2735
cr	+ AMERIHOM MORTGAGE COMPANY, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, : Mt. Laurel, NJ 08054-3437
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
516959132	+ Amerihome Mortgage Co./Cenlar, 425 Phillips Blvd, Trenton, NJ 08618-1430
516959136	+ Lendkey/Xcel FCU, 4445 Lake Forest Drive, Cincinnati, OH 45242-3739
517017171	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 25 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 25 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516959133	+ EDI: BANKAMER.COM	Aug 26 2022 00:33:00	Bank of America Home Loans, Correspondence Unit CA6-919-02-41, P.O. Box 5170, Simi Valley, CA 93062-5170
516959134	+ EDI: CAPITALONE.COM	Aug 26 2022 00:33:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
516959135	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2022 20:44:24	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
518840242	Email/Text: legaldivision@kheaa.com	Aug 25 2022 20:38:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518840243	Email/Text: legaldivision@kheaa.com	Aug 25 2022 20:38:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517124346	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2022 20:44:25	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519223694	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 25 2022 20:38:00	Lakeview Loan Servicing, LLC, c/o/ Cenlar FSB, Attn: Bk Dept., 425 Phillips Blvd., Ewing NJ, 08618, Lakeview Loan Servicing, LLC 08618-1430, c/o/ Cenlar FSB, Attn: Bk Dept.
519223693	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 25 2022 20:38:00	Lakeview Loan Servicing, LLC, c/o/ Cenlar FSB, Attn: Bk Dept., 425 Phillips Blvd., Ewing NJ 08618-1430
519333046	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 25 2022 20:38:00	Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar

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			Mortgage, LLC d/b/a Mr. Coope, PO Box 619096, Dallas, TX 75261-9096
519333045	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 25 2022 20:38:00	Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
516959137	+ EDI: NAVIENTFKASMSERV.COM	Aug 26 2022 00:33:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
516965708	Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 25 2022 20:38:00	Nissan, POB 660366, Dallas, TX 75266-0366
516959138	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 25 2022 20:38:00	Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360
517101116	EDI: PRA.COM	Aug 26 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516961008	+ EDI: RMSC.COM	Aug 26 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517063646	EDI: BANKAMER.COM	Aug 26 2022 00:33:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Bank of America, POB 31785, Tampa, FL 33631-3785
516959139	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 25 2022 20:38:00	Toyota Financial Services, Bankruptcy Dept, P.O. Box 8026, Cedar Rapids, IA 52408
517055065	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 25 2022 20:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517199063		AMERIHOM MORTGAGE COMPANY, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LakeView Loan Servicing LLC ajennings@raslg.com

District/off: 0312-3

User: admin

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Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Douglas J. McDonough

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-S3 dmcDonough@flwlaw.com

Sean M. O'Brien

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-S3 DMcDonough@flwlaw.com

Steven J. Abelson

on behalf of Joint Debtor Maria Vazquez sjasesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

Steven J. Abelson

on behalf of Debtor Carlos Vazquez sjasesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecf@powerskirm.com

William M. E. Powers, III

on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC ecf@powerskirm.com

William M. E. Powers, III

on behalf of Creditor LakeView Loan Servicing LLC ecf@powerskirm.com

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on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC ecf@powerskirm.com

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on behalf of Creditor LakeView Loan Servicing LLC ecf@powerskirm.com

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on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecf@powerskirm.com

TOTAL: 14